

I learned recently of the proposed changes to Michigan's laws regarding auto no fault and am troubled by it. I would have liked to attend the hearings in Lansing, but appreciate the opportunity to submit my comments in this form.

I have several comments/questions:

- 1) If the auto insurance industry and politicians are so confident that the proposed No Fault changes in SB 248 are going to "lower auto ins. costs", why then won't they put a guarantee of meaningful, long-term savings in the Bill?
- 2) I'd like explanation for why the No Fault cost controls that have existed since 1973 are not sufficient? Are there not currently payment negotiations that go on routinely between auto insurers and doctors, hospitals, etc.? Why is that not a workable system?
- 3) As for the attendant care restrictions and my understanding of the Bill, it seems it will significantly reduce the ability for families to care for family members at home. I wonder if these restrictions will cause an overall long-term increase to No Fault medical benefits if the restrictions cause fewer family/household members to become providers (thus, requiring care be provided by professional providers and/or requiring accident victims to be cared for in Adult Foster Care facilities). I wonder again how much the auto insurance companies will save from the restrictions, and why they aren't willing to make guarantees regarding savings that will be passed along to consumers.

Finally, and what I find quite simply undemocratic, is the inclusion of an appropriation, which I understand means the citizens of Michigan could not vote against this in a future referendum. I believe the citizens of Michigan have voted twice, at least, to leave our current auto no-fault insurance system intact. Taking that right away from us after consistently hearing the wishes of your constituents is wrong.

Thank you listening to my comments.

Sincerely,

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